

7jgmtwoh (7/12)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

In Re: David Leroy Ford Jr. and Nancy Aline Ford –
ABOVE MED
Debtor

Bankruptcy Case No.
14-50194-can13

**David Leroy Ford Jr.
Nancy Aline Ford
Plaintiff(s)**

Adversary Case No.
14-05010-can

v.

**Roosevelt Management Company, LLC
Real Time Resolutions, Inc.
Veronica Gutierrez
Defendant(s)**

JUDGMENT

The issues of this proceeding having been duly considered by the Honorable Cynthia A. Norton , United States Bankruptcy Judge, and a decision having been reached without trial or hearing.

IT IS ORDERED AND ADJUDGED: 1.That the Defendants, Real Time Resolutions, Inc., claim shall be treated as an unsecured claim without priority in this case, and the proof of claim filed by said Defendant shall be paid through the Plaintiffs Chapter 13 Plan along with other non-priority unsecured claims.
2.That the avoidance (stripping) of said Defendants Deed of Trust as referenced herein will be effective at such time as payments due under the Plaintiffs Chapter 13 Plan have been completed.
3.That Defendant, Real Time Resolutions, Inc., shall retain its lien in a junior position for the full amount due under the corresponding Promissory Note and Deed of Trust in the event of the dismissal of the Plaintiffs Chapter 13 case, the conversion of the Plaintiffs Chapter 13 case to any other chapter under the Bankruptcy Code, or if the subject property is sold or refinanced to prior to the Plaintiffs completion of payments in their Chapter 13 Plan.
4.That in the event that the holder of any prior Deed of Trust on the subject property forecloses on its interest and extinguishes Defendants, Real Time Resolutions, Inc., lien rights prior to the Plaintiffs completion of payments in their Chapter 13 Plan, said Defendants lien shall attach to the proceeds in excess of the senior lien, if any, from the foreclosure sale.
5.That upon Plaintiffs completion of payments in their Chapter 13 Plan, Defendant, Real Time Resolutions, Inc., shall be required to release their Deed of Trust of record so that it shall not operate as an encumbrance upon the real property described herein. That in the event that Defendant, Real Time Resolutions, Inc., fails to release their Deed of Trust, Plaintiffs may apply to this Court for an Order releasing Defendants, Real Time Resolutions, Inc., Deed of Trust, which Order may then be filed with the Buchanan County, Missouri Recorder of Deeds office. If a discharge was entered in this case, no filing fee will be charged to reopen the case to obtain such Order releasing the aforesaid Deed of Trust.

**Ann Thompson
Court Executive**

**By: /s/ Debra Lynn Harden
Deputy Clerk**



Date of issuance: 10/28/14

Court to serve